

UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION

---

In Re:

Donald McCauley

Social Security No.: xxx-xx-7484

Address:

101 Planters Creek Drive, Myrtle Beach, SC 29579-

Case No. 09-81025 -

Chapter 13

Debtor

**OBJECTION TO CLAIM**

**NOW COMES** the Debtor above-named, through counsel, who respectfully object to the proof of claim #9 filed by the creditor PRA Receivables Management, L.L.C., as agent for FIA Card Services, N.A. AKA Bank of America (hereinafter referred to as "PRA") and dated July 7, 2009, for the following reasons:

1. The Proof of Claim filed by PRA, does not, in contravention of Federal Bankruptcy Rule 3001(c), include a copy of the writing upon which is based or a statement of the circumstances under which such writing was lost or destroyed.
2. Accordingly, pursuant to In re Andrews, 394 B.R. 384, 388 (Bankr. E.D.N.C. 2008), this claim should not be considered presumptively valid.
3. Further, pursuant to In re Forrest, Case No. 06-01967-8-RDD (Bankr. E.D.N.C. May 22, 2009) and Unifund CCR Partners v Dover, 681 S.E.2d 565, 2009 WL 2180672 (N.C.App. July 21, 2009) the Proof of Claim does not satisfy the requirements for an account stated, namely that the Proof of Claim does not include an "itemization of credit extended to cover individual transactions." Id.
4. Further, the Proof of Claim contains no verification that either PRA or Dolores Garcia, who prepared this Proof of Claim is "in any way connected to the establishment or maintenance of the alleged credit card account..." Id.
5. Lastly, this claim is duplicative of Claim #10 also filed by PRA on July 7, 2009.

**WHEREFORE**, the Debtor prays that the Court enter an Order disallowing the claim in its entirety and that the Court preclude PRA from amending its claim without first seeking leave to do so.

Dated: May 12, 2010

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

---

/s Edward Boltz

Edward Boltz  
North Carolina State Bar No.: 23003  
1738-D Hillandale Rd.  
Durham, NC 27705  
(919) 286-1695  
eboltz@johnorcutt.com

UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION

---

In Re:

Donald McCauley

Social Security No.: xxx-xx-7484

Address:

101 Planters Creek Drive, Myrtle Beach, SC 29579-

Case No. 09-81025- -

Chapter 13

---

Debtor

---

**CERTIFICATE OF SERVICE**

I, Ed Boltz, certify under penalty of perjury that I am, and at all times hereinafter mentioned was, more than eighteen (18) years of age and that on May 12, 2010. I served copies of the foregoing **OBJECTION TO CLAIM** by certified mail, return receipt requested addressed to the following parties:

PRA Receivables Management, L.L.C., as agent for FIA Card Services, N.A. AKA Bank of America  
**Attn: Managing Agent**  
Post Office Box 41067  
Norfolk, VA 23541

and by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

/s Ed Boltz

---

Ed Boltz